

What is claimed is:

Claims:

- 1           1.       A method for protecting against identity theft comprising:  
2           a. obtaining initial personal information from a consumer having a credit  
3 history;  
4           b. receiving notification of one or more changes in the consumer's credit  
5 history; and  
6           c. notifying the consumer of each change in the consumer's credit history.
- 1           2.       The method of claim 1 wherein step a. further comprises obtaining a  
2 first report of personal and credit information about the consumer from at least one  
3 credit agency.
- 1           3.       The method of claim 2 wherein step a. further comprises verifying the  
2 first report of personal and credit information obtained from the credit agency with the  
3 consumer to identify incorrect personal or credit information.
- 1           4.       The method of claim 3 wherein step a. further comprises correcting  
2 incorrect personal or credit information in the first report of personal and credit  
3 information obtained from the credit agency.
- 1           5.       The method of claim 1 wherein step c. further comprises verifying each  
2 change with the consumer.
- 1           6.       The method of claim 3 wherein step c. further comprises correcting  
2 each change not verified by the consumer.

1           7.       The method of claim 2 wherein the at least one credit agency is one or  
2   more agencies selected from the group consisting of Equifax, Experian and  
3   TransUnion.

1           8.       A method for protecting against identity theft comprising:

2           a. obtaining initial personal information from a consumer having a credit  
3   history;

4           b. obtaining a first report of personal and credit information about the  
5   consumer from at least one credit agency;

6           c. verifying the first report of personal and credit information obtained from  
7   the credit agency with the consumer to identify incorrect personal or credit  
8   information;

9           d. correcting incorrect personal or credit information in the first report of  
10   personal and credit information obtained from the credit agency

11          e. receiving notification of one or more changes in the consumer's credit  
12   history;

13          f. notifying the consumer of each change in the consumer's credit history;

14          g. verifying each change with the consumer; and

15          h. correcting each change not verified by the consumer.

- 1     9.     A method for protecting against identity theft, comprising:
- 2             a. obtaining initial personal information from a consumer;
- 3             b. obtaining a first report of personal and credit information about the
- 4     consumer from at least one credit agency;
- 5             c. obtaining, after a predetermined amount of time, a second report of
- 6     personal and credit information about the consumer from the credit agency;
- 7             d. comparing the second report of personal and credit information obtained
- 8     from the credit agency with the first personal and credit information obtained from the
- 9     credit agency;
- 10            e. identifying discrepancies between the second report of personal and credit
- 11   information obtained from the credit agency and the first report of personal and credit
- 12   information obtained from the credit agency;
- 13            f. verifying discrepancies between the second report of personal and credit
- 14   information obtained from the credit agency and the first report of personal and credit
- 15   information obtained from the credit agency with the consumer;
- 16            g. correcting discrepancies not verified by the consumer between the second
- 17   report of personal and credit information obtained from the credit agency with the first
- 18   report of personal and credit information obtained from the credit agency; and
- 19            h. repeating steps c through g.

1           10.    The method of claim 9 further comprising the steps  
2                comparing the initial personal information obtained from the consumer with  
3   the first report of personal information obtained from the credit agency;  
4                identifying discrepancies between the initial personal information obtained  
5   from the consumer and the first report of personal information obtained from the  
6   credit agency;  
7                correcting discrepancies between the first report of personal information  
8   obtained from the credit agency and the initial personal information obtained from the  
9   consumer;  
10              verifying the first report of credit information obtained from the credit agency  
11   with the consumer to identify incorrect credit information; and  
12              correcting incorrect credit information in the first report of credit information  
13   obtained from the credit agency.

1           11.    The method of claim 9 wherein the predetermined amount of time is  
2   selected from the group consisting of a day, a week, a month, a quarter, six months  
3   and a year.

1           12.    The method of claim 9 wherein the predetermined amount of time is a  
2   week.

1           13.    The method of claim 9 wherein the predetermined amount of time is a  
2   month.

1           14.    The method of claim 9 wherein the at least one credit agency is one or  
2   more agencies selected from the group consisting of Equifax, Experian and  
3   TransUnion.

- 1     15.     A method for protecting against identity theft, comprising:  
2             a. obtaining initial personal and credit information from a consumer;  
3             b. obtaining a first report of personal and credit information about the  
4 consumer from at least one credit agency;  
5             c. obtaining, after a predetermined amount of time, a second report of  
6 personal and credit information about the consumer from the credit agency;  
7             d. comparing the second report of personal and credit information obtained  
8 from the credit agency with the first personal and credit information obtained from the  
9 credit agency;  
10            e. identifying discrepancies between the second report of personal and credit  
11 information obtained from the credit agency and the first report of personal and credit  
12 information obtained from the credit agency;  
13            f. verifying discrepancies between the second report of personal and credit  
14 information obtained from the credit agency and the first report of personal and credit  
15 information obtained from the credit agency with the consumer;  
16            g. correcting discrepancies not verified by the consumer between the second  
17 report of personal and credit information obtained from the credit agency with the first  
18 report of personal and credit information obtained from the credit agency; and  
19            h. repeating steps c through g.

- 1     16.     The method of claim 15 further comprising the steps  
2             comparing the initial personal and credit information obtained from the  
3 consumer with the first report of personal and credit information obtained from the  
4 credit agency;  
5             identifying discrepancies between the initial personal and credit information  
6 obtained from the consumer and the first report of personal and credit information  
7 obtained from the credit agency; and  
8             correcting discrepancies between the first report of personal and credit  
9 information obtained from the credit agency and the initial personal and credit  
10 information obtained from the consumer.

1           17.     The method of claim 15 wherein the predetermined amount of time is  
2     selected from the group consisting of a day, a week, a month, a quarter, six months  
3     and a year.

1           18.     The method of claim 15 wherein the predetermined amount of time is a  
2     week.

1           19.     The method of claim 15 wherein the predetermined amount of time is a  
2     month.

1           20.     The method of claim 15 wherein the at least one credit agency is one or  
2     more agencies selected from the group consisting of Equifax, Experian and  
3     TransUnion.